

# Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division

Washington, DC 20552

Area: Midwest

All Reporting CMR

Reporting Dockets: 207

March 2003

## Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
	\$Amount	\$Change	%Change	NPV Ratio	Change
+300 bp	11,854	-14	0 %	9.77 %	+30 bp
+200 bp	12,147	279	+2 %	9.88 %	+42 bp
+100 bp	12,100	232	+2 %	9.74 %	+28 bp
0 bp	11,868			9.47 %	
-100 bp	11,371	-497	-4 %	9.00 %	-46 bp

## Risk Measure for a Given Rate Shock

	3/31/2003	12/31/2002	3/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	9.47 %	9.20 %	11.66 %
Post-shock NPV Ratio	9.00 %	8.65 %	10.96 %
Sensitivity Measure: Decline in NPV Ratio	46 bp	55 bp	70 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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## Present Value Estimates by Interest Rate Scenario

Area: Midwest  
 All Reporting CMR  
 Report Prepared: 6/24/2003 1:03:43 PM

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Amounts in Millions

	Base Case							
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>ASSETS</b>								
<b>MORTGAGE LOANS AND SECURITIES</b>								
<b>Fixed-Rate Single-Family First-Mortgage Loans and MBS</b>								
30-Year Mortgage Loans	12,045	11,812	11,448	11,069	10,629	11,098	106.44	2.53
30-Year Mortgage Securities	3,462	3,413	3,357	3,300	3,208	3,134	108.90	1.54
15-Year Mortgages and MBS	9,904	9,726	9,411	9,026	8,626	9,304	104.53	2.53
Balloon Mortgages and MBS	3,270	3,228	3,176	3,114	3,048	3,108	103.85	1.46
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs</b>								
6 Month or Less Reset Frequency	1,052	1,048	1,043	1,037	1,029	1,043	100.45	0.43
7 Month to 2 Year Reset Frequency	6,636	6,569	6,507	6,438	6,347	6,368	103.16	0.98
2+ to 5 Year Reset Frequency	13,382	13,069	12,712	12,316	11,884	12,765	102.38	2.57
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs</b>								
1 Month Reset Frequency	1,453	1,441	1,429	1,417	1,404	1,406	102.46	0.83
2 Month to 5 Year Reset Frequency	2,861	2,815	2,768	2,718	2,661	2,760	101.96	1.65
<b>Multifamily and Nonresidential Mortgage Loans and Securities</b>								
Adjustable-Rate, Balloons	3,387	3,346	3,302	3,259	3,218	3,356	99.69	1.26
Adjustable-Rate, Fully Amortizing	3,656	3,628	3,596	3,560	3,525	3,578	101.39	0.83
Fixed-Rate, Balloon	2,405	2,324	2,246	2,172	2,101	2,144	108.37	3.43
Fixed-Rate, Fully Amortizing	2,036	1,967	1,901	1,840	1,781	1,843	106.71	3.43
<b>Construction and Land Loans</b>								
Adjustable-Rate	6,255	6,248	6,241	6,234	6,228	6,248	100.00	0.12
Fixed-Rate	1,450	1,426	1,403	1,382	1,361	1,431	99.68	1.63
<b>Second-Mortgage Loans and Securities</b>								
Adjustable-Rate	3,985	3,980	3,975	3,970	3,966	3,967	100.32	0.13
Fixed-Rate	5,031	4,927	4,827	4,732	4,641	4,776	103.15	2.06
<b>Other Assets Related to Mortgage Loans and Securities</b>								
Net Nonperforming Mortgage Loans	-14	-14	-14	-15	-15	-14	0.00	-1.68
Accrued Interest Receivable	495	495	495	495	495	495	100.00	0.00
Advance for Taxes/Insurance	11	11	11	11	11	11	100.00	0.00
Float on Escrows on Owned Mortgages	27	73	123	163	194			-65.72
LESS: Value of Servicing on Mortgages Serviced by Others	-12	-11	-10	-10	-10			6.96
<b>TOTAL MORTGAGE LOANS AND SECURITIES</b>	<b>82,802</b>	<b>81,542</b>	<b>79,967</b>	<b>78,247</b>	<b>76,349</b>	<b>78,822</b>	<b>103.45</b>	<b>1.74</b>

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>ASSETS (cont.)</b>								
<b>NONMORTGAGE LOANS</b>								
<b>Commercial Loans</b>								
Adjustable-Rate	3,709	3,704	3,701	3,697	3,694	3,705	99.99	0.11
Fixed-Rate	1,882	1,840	1,800	1,762	1,725	1,760	104.59	2.21
<b>Consumer Loans</b>								
Adjustable-Rate	7,448	7,442	7,437	7,431	7,426	7,533	98.80	0.08
Fixed-Rate	6,684	6,582	6,483	6,386	6,292	6,651	98.96	1.53
<b>Other Assets Related to Nonmortgage Loans and Securities</b>								
Net Nonperforming Nonmortgage Loans	-260	-258	-257	-255	-253	-258	0.00	0.74
Accrued Interest Receivable	108	108	108	108	108	108	100.00	0.00
<b>TOTAL NONMORTGAGE LOANS</b>	<b>19,571</b>	<b>19,419</b>	<b>19,272</b>	<b>19,129</b>	<b>18,992</b>	<b>19,498</b>	<b>99.59</b>	<b>0.77</b>
<b>CASH, DEPOSITS, AND SECURITIES</b>								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,991	2,991	2,991	2,991	2,991	2,991	100.00	0.00
Equities and All Mutual Funds	534	512	487	465	443	512	100.00	4.52
Zero-Coupon Securities	226	221	217	212	208	208	106.32	2.23
Government and Agency Securities	3,167	3,069	2,978	2,892	2,811	2,901	105.79	3.08
Term Fed Funds, Term Repos	2,342	2,338	2,334	2,331	2,327	2,335	100.13	0.16
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	680	655	632	610	591	624	104.87	3.66
<b>Mortgage-Derivative and Structured Securities</b>								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,912	4,886	4,795	4,646	4,498	4,961	98.49	1.20
Structured Securities (Complex)	2,089	2,060	1,990	1,919	1,847	2,019	102.02	2.41
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.18
<b>TOTAL CASH, DEPOSITS, AND SECURITIES</b>	<b>16,940</b>	<b>16,731</b>	<b>16,423</b>	<b>16,065</b>	<b>15,714</b>	<b>16,551</b>	<b>101.09</b>	<b>1.55</b>

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### Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>ASSETS (cont.)</b>								
<b>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</b>								
Reposessed Assets	137	137	137	137	137	137	100.00	0.00
Real Estate Held for Investment	101	101	101	101	101	101	100.00	0.00
Investment in Unconsolidated Subsidiaries	10	10	10	9	9	10	100.00	0.43
Office Premises and Equipment	1,324	1,324	1,324	1,324	1,324	1,324	100.00	0.00
<b>TOTAL REAL ASSETS, ETC.</b>	<b>1,572</b>	<b>1,572</b>	<b>1,572</b>	<b>1,572</b>	<b>1,571</b>	<b>1,572</b>	<b>100.00</b>	<b>0.00</b>
<b>MORTGAGE LOANS SERVICED FOR OTHERS</b>								
Fixed-Rate Servicing	270	281	348	498	608			-13.88
Adjustable-Rate Servicing	50	53	53	54	53			-3.36
Float on Mortgages Serviced for Others	197	231	297	406	503			-21.78
<b>TOTAL MORTGAGE LOANS SERVICED FOR OTHERS</b>	<b>517</b>	<b>564</b>	<b>699</b>	<b>958</b>	<b>1,164</b>			<b>-16.12</b>
<b>OTHER ASSETS</b>								
Purchased and Excess Servicing						562		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,379	3,379	3,379	3,379	3,379	3,379	100.00	0.00
Miscellaneous II						673		
<b>Deposit Intangibles</b>								
Retail CD Intangible	61	70	79	87	95			-12.75
Transaction Account Intangible	499	703	924	1,141	1,368			-30.26
MMDA Intangible	541	744	993	1,189	1,373			-30.32
Passbook Account Intangible	310	451	587	725	842			-30.73
Non-Interest-Bearing Account Intangible	91	208	320	427	528			-54.93
<b>TOTAL OTHER ASSETS</b>	<b>4,881</b>	<b>5,556</b>	<b>6,282</b>	<b>6,948</b>	<b>7,585</b>	<b>4,614</b>		
<b>Miscellaneous Assets</b>								
Unrealized Gains Less Unamortized Yield Adjustments						856		
<b>TOTAL ASSETS</b>	<b>126,283</b>	<b>125,385</b>	<b>124,214</b>	<b>122,919</b>	<b>121,375</b>	<b>121,913</b>	<b>103/101***</b>	<b>0.82/1.41***</b>

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### Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>LIABILITIES</b>								
<b>DEPOSITS</b>								
<b>Fixed-Maturity</b>								
Fixed-Rate Maturing in 12 Months or Less	25,154	25,040	24,927	24,815	24,705	24,817	100.90	0.45
Fixed-Rate Maturing in 13 Months or More	14,418	14,058	13,710	13,374	13,050	13,346	105.33	2.52
Variable-Rate	926	924	922	920	919	914	101.05	0.19
<b>Demand</b>								
Transaction Accounts	9,702	9,702	9,702	9,702	9,702	9,702	100/93*	0.00/2.36*
MMDAs	15,663	15,663	15,663	15,663	15,663	15,663	100/95*	0.00/1.51*
Passbook Accounts	6,040	6,040	6,040	6,040	6,040	6,040	100/93*	0.00/2.48*
Non-Interest-Bearing Accounts	5,007	5,007	5,007	5,007	5,007	5,007	100/96*	0.00/2.38*
<b>TOTAL DEPOSITS</b>	<b>76,910</b>	<b>76,434</b>	<b>75,972</b>	<b>75,522</b>	<b>75,086</b>	<b>75,490</b>	<b>101/98*</b>	<b>0.61/1.58*</b>
<b>BORROWINGS</b>								
<b>Fixed-Maturity</b>								
Fixed-Rate Maturing in 36 Months or Less	15,134	15,077	15,021	14,966	14,912	14,966	100.74	0.37
Fixed-Rate Maturing in 37 Months or More	2,829	2,689	2,557	2,434	2,318	2,407	111.71	5.06
Variable-Rate	2,262	2,261	2,260	2,258	2,257	2,236	101.13	0.06
<b>TOTAL BORROWINGS</b>	<b>20,226</b>	<b>20,027</b>	<b>19,838</b>	<b>19,658</b>	<b>19,487</b>	<b>19,609</b>	<b>102.13</b>	<b>0.97</b>
<b>OTHER LIABILITIES</b>								
<b>Escrow Accounts</b>								
For Mortgages	1,223	1,223	1,223	1,223	1,223	1,223	100.00	0.00
Other Escrow Accounts	239	232	225	219	212	243	95.25	3.07
<b>Miscellaneous Other Liabilities</b>								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,868	2,868	2,868	2,868	2,868	2,868	100.00	0.00
Miscellaneous II	0	0	0	0	0	461		
<b>TOTAL OTHER LIABILITIES</b>	<b>4,331</b>	<b>4,323</b>	<b>4,316</b>	<b>4,310</b>	<b>4,304</b>	<b>4,796</b>	<b>90.15</b>	<b>0.16</b>
<b>Other Liabilities not Included Above</b>								
Self-Valued	12,897	12,401	12,004	11,664	11,390	11,356	109.20	3.60
Unamortized Yield Adjustments						-41		
<b>TOTAL LIABILITIES</b>	<b>114,363</b>	<b>113,185</b>	<b>112,131</b>	<b>111,155</b>	<b>110,267</b>	<b>111,210</b>	<b>102/100**</b>	<b>0.99/1.64**</b>

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### Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	220	49	-203	-441	-658			
ARMs	5	2	-1	-5	-10			
Other Mortgages	20	0	-23	-47	-71			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	65	20	-40	-99	-155			
Sell Mortgages and MBS	-427	-53	447	914	1,340			
Purchase Non-Mortgage Items	5	0	-5	-10	-14			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-481	-350	-192	-42	99			
Pay Floating, Receive Fixed	2	2	1	1	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	5	13	41	98			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	2	37	76	111			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	28	7	2	1	1			
Futures	-1	0	1	1	2			
Options on Futures	17	2	11	34	56			
Construction LIP	-15	-31	-45	-59	-73			
Self-Valued	13	12	14	16	18			
<b>TOTAL OFF-BALANCE-SHEET POSITIONS</b>	<b>-549</b>	<b>-332</b>	<b>16</b>	<b>383</b>	<b>746</b>			

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### Amounts in Millions

		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>NET PORTFOLIO VALUE</b>								
+ ASSETS	126,283	125,385	124,214	122,919	121,375	121,913	103/101***	0.82/1.41***
- LIABILITIES	114,363	113,185	112,131	111,155	110,267	111,210	102/100**	0.99/1.64**
+ OFF-BALANCE-SHEET POSITIONS	-549	-332	16	383	746			
<b>TOTAL NET PORTFOLIO VALUE</b>	<b>11,371</b>	<b>11,868</b>	<b>12,100</b>	<b>12,147</b>	<b>11,854</b>	<b>10,703#</b>	<b>110.88</b>	<b>-3.07</b>

\* Excl./Incl. deposit intangible values listed on asset side of report.

\*\* Excl./Incl. deposit intangible values.

\*\*\* Incl./Excl. deposit intangible values.

# Face Value NPV is Sum of Equity Capital and Minority Interest in Consolidated subsidiaries

Note: Base Case Value is expressed as a Percent of Face Value

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

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Amounts in Millions

### FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
<b>30-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$42	\$1,293	\$3,480	\$1,670	\$4,612
WARM	326 mo	347 mo	338 mo	297 mo	166 mo
WAC	4.54%	5.71%	6.33%	7.32%	8.97%
Amount of these that is FHA or VA Guaranteed	\$8	\$134	\$321	\$208	\$3,969
Securities Backed by Conventional Mortgages	\$13	\$164	\$342	\$217	\$457
WARM	270 mo	278 mo	290 mo	243 mo	215 mo
Weighted Average Pass-Through Rate	4.27%	5.33%	6.31%	7.23%	8.66%
Securities Backed by FHA or VA Mortgages	\$0	\$54	\$206	\$248	\$1,435
WARM	0 mo	272 mo	285 mo	285 mo	185 mo
Weighted Average Pass-Through Rate	0.00%	5.51%	6.30%	7.38%	9.36%
<b>15-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$124	\$2,904	\$2,509	\$1,474	\$808
WAC	4.79%	5.51%	6.46%	7.33%	8.78%
Mortgage Securities	\$179	\$372	\$772	\$147	\$15
Weighted Average Pass-Through Rate	4.35%	5.19%	6.20%	7.12%	8.28%
WARM (of 15-Year Loans and Securities)	137 mo	165 mo	154 mo	129 mo	117 mo
<b>BALLOON MORTGAGES AND MBS</b>					
Mortgage Loans	\$137	\$513	\$601	\$472	\$223
WAC	4.64%	5.57%	6.43%	7.36%	8.67%
Mortgage Securities	\$489	\$493	\$175	\$7	\$0
Weighted Average Pass-Through Rate	4.50%	5.15%	6.08%	7.17%	0.00%
WARM (of Balloon Loans and Securities)	76 mo	79 mo	63 mo	58 mo	57 mo

**Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities**

**\$26,644**

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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### Amounts in Millions

ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
<b>Teaser ARMs</b>					
Balances Currently Subject to Introductory Rates	\$33	\$262	\$14	\$0	\$58
WAC	5.50%	5.38%	6.42%	0.00%	5.74%
<b>Non-Teaser ARMs</b>					
Balances of All Non-Teaser ARMs	\$1,010	\$6,106	\$12,751	\$1,406	\$2,703
Weighted Average Margin	173 bp	250 bp	230 bp	154 bp	220 bp
WAC	5.16%	5.76%	5.42%	4.45%	5.88%
WARM	199 mo	289 mo	338 mo	247 mo	260 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	45 mo	5 mo	18 mo
<b>Total Adjustable-Rate, Single-Family, First Mortgage Loans &amp; Mortgage-Backed Securities</b>					<b>\$24,342</b>

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
<b>ARM Balances by Distance from Lifetime Cap</b>					
Balances With Coupon Within 200 bp of Lifetime Cap	\$11	\$11	\$7	\$0	\$3
Weighted Average Distance from Lifetime Cap	18 bp	173 bp	141 bp	48 bp	169 bp
Balances With Coupon 201-400 bp from Lifetime Cap	\$167	\$187	\$90	\$9	\$225
Weighted Average Distance from Lifetime Cap	356 bp	348 bp	338 bp	345 bp	363 bp
Balances With Coupon Over 400 bp from Lifetime Cap	\$565	\$6,031	\$12,502	\$1,359	\$2,381
Weighted Average Distance from Lifetime Cap	750 bp	639 bp	586 bp	776 bp	639 bp
Balances Without Lifetime Cap	\$299	\$140	\$166	\$38	\$152
<b>ARM Cap and Floor Detail</b>					
Balances Subject to Periodic Rate Caps	\$494	\$6,126	\$8,148	\$70	\$2,250
Weighted Average Periodic Rate Cap	202 bp	178 bp	203 bp	123 bp	182 bp
Balances Subject to Periodic Rate Floors	\$253	\$5,235	\$5,055	\$20	\$1,792
MBS Included in ARM Balances	\$261	\$1,821	\$6,880	\$1,192	\$336

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## ASSETS (continued)

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### Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	\$3,356	\$3,578
WARM	80 mo	135 mo
Remaining Term to Full Amortization	274 mo	
Rate Index Code	0	0
Margin	253 bp	327 bp
Reset Frequency	21 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	\$542	\$451
Wghted Average Distance to Lifetime Cap	112 bp	86 bp
Fixed-Rate:		
Balances	\$2,144	\$1,843
WARM	51 mo	91 mo
Remaining Term to Full Amortization	235 mo	
WAC	7.10%	7.30%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	\$6,248	\$1,431
WARM	21 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	190 bp	7.03%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	\$3,967	\$4,776
WARM	162 mo	124 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	96 bp	7.88%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	\$3,705	\$1,760
WARM	31 mo	30 mo
Margin in Column 1; WAC in Column 2	142 bp	6.49%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	\$7,533	\$6,651
WARM	59 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	538 bp	7.15%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	\$28	\$689
Fixed Rate		
Remaining WAL <= 5 Years	\$336	\$3,680
Remaining WAL 5-10 Years	\$1	\$156
Remaining WAL Over 10 Years	\$59	
Superfloaters	\$0	
Inverse Floaters & Super POs	\$0	
Other	\$0	\$0
CMO Residuals:		
Fixed Rate	\$0	\$1
Floating Rate	\$0	\$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	\$0	\$9
WAC	7.06%	1.85%
Principal-Only MBS	\$1	\$0
WAC	8.74%	0.00%
Total Mortgage-Derivative Securities - Book Value	\$426	\$4,535

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## ASSETS (continued)

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### MORTGAGE LOANS SERVICED FOR OTHERS

#### Coupon of Fixed-Rate Mortgages Serviced for Others

	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	\$456	\$11,317	\$28,766	\$16,304	\$18,845
WARM	280 mo	232 mo	277 mo	276 mo	231 mo
Weighted Average Servicing Fee	28 bp	27 bp	27 bp	30 bp	44 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	507 loans				
FHA/VA	473 loans				
Subserviced by Others	121 loans				

#### Index on Serviced Loan

	Current Market	Lagging Market	
Adjustable-Rate Mortgage Loan Servicing			
Balances Serviced	\$5,595	\$418	Total # of Adjustable-Rate Loans Serviced
WARM (in months)	309 mo	293 mo	Number of These Subserviced by Others
Weighted Average Servicing Fee	33 bp	36 bp	53 loans 8 loans

<b>Total Balances of Mortgage Loans Serviced for Others</b>	<b>\$81,700</b>
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### CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	\$2,991		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	\$512		
Zero-Coupon Securities	\$208	4.07%	26 mo
Government & Agency Securities	\$2,901	4.32%	42 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$2,335	1.36%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$624	4.35%	56 mo
Memo: Complex Securities (from supplemental reporting)	\$2,019		

<b>Total Cash, Deposits, and Securities</b>	<b>\$11,590</b>
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# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES		MEMORANDUM ITEMS	
Nonperforming Loans	\$433	Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	\$626
Accrued Interest Receivable	\$495	Loans Secured by Real Estate Reported as Consumer Loans at SC34	\$1,568
Advances for Taxes and Insurance	\$11	Market Value of Equity Securities and Mutual Funds Reported at CMR464:	
Less: Unamortized Yield Adjustments	\$-478	Equity Securities and Non-Mortgage-Related Mutual Funds	\$164
Valuation Allowances	\$446	Mortgage-Related Mutual Funds	\$348
Unrealized Gains (Losses)	\$260	Mortgage Loans Serviced by Others:	
<b>ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES</b>		Fixed-Rate Mortgage Loans Serviced	\$5,523
Nonperforming Loans	\$102	Weighted Average Servicing Fee	21 bp
Accrued Interest Receivable	\$108	Adjustable-Rate Mortgage Loans Serviced	\$4,644
Less: Unamortized Yield Adjustments	\$-22	Weighted Average Servicing Fee	30 bp
Valuation Allowances	\$361	Credit-Card Balances Expected to Pay Off in Grace Period	\$1,209
Unrealized Gains (Losses)	\$0		
<b>OTHER ITEMS</b>			
Real Estate Held for Investment	\$101		
Reposessed Assets	\$137		
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	\$10		
Office Premises and Equipment	\$1,324		
Items Related to Certain Investment Securities			
Unrealized Gains (Losses)	\$80		
Less: Unamortized Yield Adjustments	\$-15		
Valuation Allowances	\$0		
Other Assets			
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$562		
Miscellaneous I	\$3,379		
Miscellaneous II	\$673		
<b>TOTAL ASSETS</b>	<b>\$121,913</b>		

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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### FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	\$6,614	\$1,943	\$229	\$74
WAC	2.23%	4.37%	5.56%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$8,127	\$7,448	\$457	\$176
WAC	2.13%	3.86%	5.58%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		\$6,927	\$2,315	\$97
WAC		3.37%	5.84%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			\$4,105	\$22
WAC			4.50%	
WARM			50 mo	

<b>Total Fixed-Rate, Fixed Maturity Deposits:</b>	<b>\$38,163</b>
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### MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	\$1,918	\$839	\$412
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	\$11,580	\$14,410	\$5,980
Penalty in Months of Forgone Interest	3.20 mo	5.88 mo	5.79 mo
Balances in New Accounts	\$1,021	\$447	\$376

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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### FIXED-RATE, FIXED-MATURITY BORROWINGS

**FHLB ADVANCES, OTHER BORROWINGS,  
 REDEEMABLE PREFERRED STOCK, AND  
 SUBORDINATED DEBT**

	Remaining Maturity			WAC
	0 to 3 Months	4 to 36 Months	Over 36 Months	

Balances by Coupon Class:

Under 3.00%	\$11,777	\$661	\$51	1.36%
3.00 to 3.99%	\$21	\$613	\$245	3.49%
4.00 to 4.99%	\$106	\$482	\$588	4.48%
5.00 to 5.99%	\$38	\$866	\$346	5.52%
6.00 to 6.99%	\$39	\$167	\$561	6.45%
7.00 to 7.99%	\$121	\$28	\$610	7.37%
8.00 to 8.99%	\$0	\$1	\$3	8.25%
9.00 and Above	\$45	\$0	\$3	9.23%

WARM	1 mo	18 mo	73 mo	
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<b>Total Fixed-Rate, Fixed-Maturity Borrowings</b>	<b>\$17,373</b>
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### MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	\$14,506
Book Value of Redeemable Preferred Stock	\$0

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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### MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts (Optional)
<b>NON-MATURITY DEPOSITS</b>			
Transaction Accounts	\$9,702	0.57%	\$184
Money Market Deposit Accounts (MMDAs)	\$15,663	1.43%	\$986
Passbook Accounts	\$6,040	1.09%	\$131
Non-Interest-Bearing Non-Maturity Deposits	\$5,007		\$119
<b>ESCROW ACCOUNTS</b>			
Escrow for Mortgages Held in Portfolio	\$448	0.05%	
Escrow for Mortgages Serviced for Others	\$776	0.08%	
Other Escrows	\$243	0.73%	
<b>TOTAL NON-MATURITY DEPOSITS &amp; ESCROW ACCOUNTS</b>	<b>\$37,879</b>		
<b>UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS</b>	<b>\$-1</b>		
<b>UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS</b>	<b>\$-40</b>		
<b>OTHER LIABILITIES</b>			
Collateralized Mortgage Securities Issued	\$0		
Miscellaneous I	\$2,868		
Miscellaneous II	\$461		
<b>TOTAL LIABILITIES</b>	<b>\$111,210</b>		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$44		
EQUITY CAPITAL	\$10,648		
<b>TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL</b>	<b>\$121,902</b>		

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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### SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		\$7
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	\$15
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	29	\$85
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	23	\$176
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	28	\$303
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	75	\$1,734
1014	Opt commitment to orig 25- or 30-year FRMs	67	\$3,037
1016	Opt commitment to orig "other" Mortgages	62	\$1,016
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		\$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained		\$33
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		\$72
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		\$7
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	\$54
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		\$168
2016	Commit/purchase "other" Mortgage loans, svc retained	9	\$46
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc retained		\$5
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		\$371
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained	9	\$47
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	31	\$1,333
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	35	\$3,035
2036	Commit/sell "other" Mortgage loans, svc retained		\$76
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		\$2
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		\$10
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		\$25
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		\$1
2054	Commit/purchase 25- to 30-year FRM MBS		\$5
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		\$8
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	\$798

# AGGREGATE SCHEDULE CMR REPORT

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### SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2074	Commit/sell 25- or 30-yr FRM MBS	8	\$1,229
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released		\$13
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		\$0
2116	Commit/purchase "other" Mortgage loans, svc released		\$8
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released	7	\$66
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	\$28
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released		\$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	36	\$196
2134	Commit/sell 25- or 30-yr FRM loans, svc released	41	\$745
2136	Commit/sell "other" Mortgage loans, svc released	7	\$68
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	6	\$35
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins	7	\$10
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	\$8
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins	7	\$11
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	30	\$410
2214	Firm commit/originate 25- or 30-year FRM loans	28	\$229
2216	Firm commit/originate "other" Mortgage loans	16	\$22
3008	Option to purchase 3- or 5-yr Treasury ARMs		\$0
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		\$0
3028	Option to sell 3- or 5-year Treasury ARMs		\$4
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		\$1
3032	Option to sell 10-, 15-, or 20-year FRMs	7	\$52
3034	Option to sell 25- or 30-year FRMs	9	\$568
3068	Short option to sell 3- or 5-yr Treasury ARMs		\$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		\$0
3074	Short option to sell 25- or 30-yr FRMs		\$0
4002	Commit/purchase non-Mortgage financial assets	27	\$206
4022	Commit/sell non-Mortgage financial assets		\$1

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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### SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5002	IR swap: pay fixed, receive 1-month LIBOR		\$2,695
5004	IR swap: pay fixed, receive 3-month LIBOR		\$1,595
5010	IR swap: pay fixed, receive 3-month Treasury		\$1,100
5026	IR swap: pay 3-month LIBOR, receive fixed		\$80
5104	IR swaption: pay fixed, receive 3-month LIBOR		\$1,700
6004	Interest rate Cap based on 3-month LIBOR		\$38
7018	Interest rate floor based on 10-year Treasury		\$1,275
8046	Short futures contract on 3-month Eurodollar		\$202
9012	Long call option on Treasury bond futures contract		\$253
9036	Long put option on T-bond futures contract		\$200
9502	Fixed-rate construction loans in process	108	\$615
9512	Adjustable-rate construction loans in process	55	\$777